

Amendments to the Claims

1. (currently amended) A method for employing a technical protection service pursuant to the issuance or maintenance of a data / presence insurance policy, the method to be performed by an entity desiring coverage by the policy, the method comprising:

establishing a technical protection service, the technical protection service protecting at least one of data of the entity and a presence of the entity;

obtaining the data / presence insurance by providing evidence of existence of the technical protection service;

~~periodically reporting performance of the technical protection service to an insurer providing the data / presence insurance; and~~

~~memorializing a contract for the data / presence insurance with an insurer; and~~
~~repeatedly reporting the performance of the technical protection service to the insurer~~
~~during performance of the contract for the data / presence insurance.~~

2. (canceled)

3. (previously presented) The method of claim 1, wherin establishing the technical protection service further comprises establishing a data mirroring service.

4. (previously presented) The method of claim 1, wherin establishing the technical protection service further comprises establishing a virus detection service.

5. (previously presented) The method of claim 4, further comprising:
creating a snapshot of the data of the entity; and
if a virus is detected, rolling back the data to a point in time before the virus was detected using the snapshot.

6. (previously presented) The method of claim 1, whrein obtaining the data / presence insurance further comprises obtaining data insurance.

7. (previously presented) The method of claim 1, wherein obtaining the data / presence insurance further comprises obtaining presence insurance.

8. (currently amended) A method for providing technical protection services pursuant to the issuance or maintenance of a data / presence insurance policy, the method to be performed by a technical services provider, the method comprising:

providing an entity with a technical protection service, the technical protection service protecting at least one of data of the entity and a presence of the entity;

informing an insurer of capabilities of the technical protection service prior to issuance of the data / presence insurance policy; and

repeatedly reporting on a status of the technical protection service to the insurer after issuance of the data / presence insurance policy and during a term of the data / presence insurance.

9. (previously presented) The method of claim 8, wherein providing the entity with the technical protection service further comprises providing the entity with a data mirroring service.

10. (previously presented) The method of claim 8, wherein providing the entity with the technical protection service further comprises providing the entity with a virus detection service.

11. (previously presented) The method of claim 10, further comprising:

creating a snapshot of the data of the entity; and

if a virus is detected, rolling back the data to a point in time before the virus was detected using the snapshot.

12. (previously presented) The method of claim 8, wherein the data / presence insurance policy is a data insurance policy.

13. (previously presented) The method of claim 8, wherein the data / presence insurance policy is a presence insurance policy.

14. (currently amended) A method for providing data / presence insurance coverage to an entity in view of a technical protection service to be employed by or provided to the entity, the method to be performed by an insurer, the method comprising the steps of:

calculating a premium for the data / presence insurance coverage, the premium calculation depending on an expected result of the technical protection service;

contracting with the insured entity for the data / presence insurance coverage in view of the technical protection service, the contracting step memorialized in an agreement whose named parties or intended beneficiaries include the insurer and the insured entity; and

repeatedly adjusting the premium for the data / presence insurance coverage in response to an actual result of the technical protection service after contracting for the data / presence insurance and during performance of the contract for the data / presence insurance.

15. (original) The method of claim 14, wherein the contracting step memorializes an agreement whose named parties or intended beneficiaries include a technical services provider, the insurer, and the insured entity, and wherein the technical services provider provides the technical protection service to the insured entity under the agreement.

16. (original) The method of claim 15, wherein the technical services provider reports to the insurer on the status of the technical protection service.

17. (original) The method of claim 14, wherein the calculating step depends on the expected result of a data mirroring service as the technical protection service.

18. (original) The method of claim 14, wherein the calculating step depends on the expected result of a geographic spread accomplished by the technical protection service.

19. (original) The method of claim 14, wherein the calculating step depends on the expected data recovery time resulting from the technical protection service.

20. (original) The method of claim 14, wherein the calculating step depends on the expected result of multiple recovery methods provided by the technical protection service.

21. (original) The method of claim 14, wherein the calculating step depends on the expected result of virus detection provided by the technical protection service.
22. (original) The method of claim 14, wherein the contracting step memorializes data insurance in the agreement.
23. (original) The method of claim 14, wherein the contracting step memorializes presence insurance in the agreement.

24. -37. (canceled)

38. (previously presented) A method for providing insurance against data loss, comprising:
 - establishing a remote data volume including all data of a local data volume at a point in time;
 - updating the remote data volume over a communications link with data changes to the local data volume;
 - determining an exposure period, the exposure period based on a time period between a time a data change occurs on the local data volume and a time the data change occurs on the remote data volume; and
 - calculating an insurance premium using the exposure period.

39. (currently amended) The method of claim 38, further comprising:
 - monitoring a data change rate between the local data volume and the remote data volume, the data change rate indicating a rate at which data changes are transmitted to the remote data volume; and
 - dynamically adjusting the insurance premium in response to the data change rate as the data change rate changes during a coverage period of the insurance.

40. (previously presented) The method of claim 39, wherein adjusting the insurance premium further comprises limiting coverage for loss of data changes from the local data volume if the data change rate increases above a predefined threshold.

41. (currently amended) The method of claim 38, further comprising:
establishing at least one additional remote data volume, each additional remote data volume including all data of the local data volume at an associated point in time; and
dynamically adjusting the insurance premium in response to a number of the additional remote data volumes as the number of additional remote data volumes changes.

42. (previously presented) The method of claim 38, further comprising:
inspecting at least one of the local data volume, the remote data volume, and the communications link;
wherein calculating the insurance premium further comprises calculating the insurance premium in response to the inspection.

43. (currently amended) The method of claim 38, further comprising:
monitoring an availability of the remote data volume during a coverage period of the insurance; and
dynamically adjusting the insurance premium in response to the availability of the remote data volume as the availability of the remote data volume changes.

44. (currently amended) The method of claim 38, wherein:
establishing the remote data volume further comprises establishing a plurality of remote data volumes at geographically distinct locations, each of the remote data volumes including all data of the local data volume at an associated point in time; and
updating the remote data volume further comprises updating each remote data volume over an associated communications link with data changes to the local data volume; and
further comprising:
determining monitoring an availability of each remote data volume during a coverage period of the insurance;

determining a geographic dispersion of the available remote data volumes; and
dynamically adjusting the insurance premium in response to the geographic dispersion of the available remote data volumes during the coverage period of the insurance as the geographic dispersion of the available remote data volumes changes.

45. (previously presented) The method of claim 38, further comprising:
calculating a loss estimate, the loss estimate indicating a potential loss during the exposure period; and
calculating a probability of loss, the probability of loss indicating the likelihood that data changes occurring during the exposure period may be lost;
wherein calculating the insurance premium further comprises calculating the insurance premium using the exposure period, the loss estimate, and the probability of loss.

46. (previously presented) The method of claim 38, further comprising:
determining an expected data recovery time, the expected data recovery time indicating an expected time between a restoration of data on the local data volume from the remote data volume;
wherein calculating the insurance premium further comprises calculating the insurance premium using the expected data recovery time.

47. (new) The method of claim 14, further comprising:
monitoring the actual result of the technical protection service over a current time period within a term of the data / presence insurance;
wherein:
adjusting the premium for the data / presence insurance coverage in response to the actual result of the technical protection service further comprises adjusting the premium for the data / presence insurance coverage for a subsequent time period within the term of the data / presence insurance in response to the actual result of the technical protection service during the current time period; and
the current time period and the subsequent time period are mutually exclusive and are each less than one day.